

**RELIANCE** Consumer Finance

Anil Dhirubhai Ambani Group

Presented by Reliance Capital

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LOAN

## Reliance Car Loans Agreement

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Joint Exhibit

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14-cv-00913(LTS)(OTW)



### LOAN CUM HYPOTHECATION AGREEMENT

This AGREEMENT made at Delhi, on this 25 day of 10 Two Thousand 10 ("this Agreement") by and between:

Reliance Capital Limited, a non banking finance company incorporated under the Companies Act, 1956 and having its registered office at 1st Floor, H Block, Dhirubhai Ambani Knowledge City, Koparkhairane, Navi Mumbai 400 710. and one of the offices at Delhi (hereinafter referred to as "the Lender" or "RCL" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns) of the One part; and

The Borrower whose name and address are stated in the Schedule hereto, hereinafter called "the Borrower" (which expression shall unless the context otherwise requires, include his / her / their heirs, executors, administrators, successors and permitted assigns) of the Other Part.

#### WHEREAS

The Borrower has/have applied to RCL for sanction of Loan for the Purpose defined hereunder.

Relying on the statements made by the Borrower, RCL has agreed to sanction to the Borrower Loan for the Purpose set out hereunder, brief particulars whereof are given in the Schedule hereto.

One of the conditions stipulated by RCL for sanction of the Loan is that in consideration of the sanction of the Loan, the Borrower shall execute in favour of RCL an Agreement in RCL's prescribed form, bringing these presents, to record, inter alia, the terms and conditions of the grant of the Loan, and in consideration of RCL having agreed to sanction the Loan, the Borrower hereby executes these presents.

NOW THIS AGREEMENT WITNESSES THAT THE BORROWER HEREBY AGREES WITH, AND UNDERTAKES TO, RCL AS FOLLOWS:

#### 1. DEFINITIONS AND INTERPRETATION

The following definitions apply throughout this Agreement unless otherwise stated:

- 1.1 The term "Agreement" means this agreement and any amendment made thereto from time to time by the parties hereto
- 1.2 The term "Account" means the account maintained by the Lender in respect of the Loan availed/agreed to be availed by the Borrower.
- 1.3 The term "Additional Interest" means interest levied by RCL on delay in payment of the monthly installments or PMII or any other amounts due and payable by the Borrower to the Lender.
- 1.4 The term "Application Form" / "Loan Application" means, as the context may permit or require, the loan application form submitted by the Borrower to RCL for applying for and availing of the Loan, together with the preliminary loan application form and all other information, particulars, clarifications and declarations, if any, furnished by the Borrower or any other person from time to time in connection with the Loan facility.
- 1.5 The term "Assets" shall mean the Car and / or any other assets, whether moveable or immoveable, offered or caused to be offered as security/secured in favor of RCL by the Borrower for the due repayment of the Loan facility granted/ to be granted by RCL.
- 1.6 The term "Borrower" means the person/entity named as such in the Schedule hereto and includes Co-Borrower.
- 1.7 The term "Borrower's Dues" means and includes the outstanding Principal amount of the Loan, interest on the Loan, together with all other interest, all fees, costs, charges, expenses, and stamp duty and all other sums whatsoever payable by the Borrower to RCL in accordance with this Agreement and the Loan Terms and Transaction Documents.
- 1.8 The term "Co-Borrower" means the person/entity named as such in the Schedule hereto.
- 1.9 The term "Car" means new car/used car described in the Application Form and more particularly described in Schedule hereto, which is sought to be purchased by the Borrower and / or sought to be financed by RCL and includes all the spare parts and all accretions, additions and accessories (including any additional body building/modification works, additional components to the equipments).
- 1.10 The term "Due Date" means the date(s) on which any amounts in respect of the Borrower's Dues including the Principal amounts of the Loan interest and/or any other monies, fall due as specified in the Application Form and / or the Loan Terms and the other Transaction Documents.



indebtedness whatsoever of the Borrower at any time for or in respect of monies borrowed, contracted or raised or liabilities contracted by whatever means (including under guarantees, indemnities credits, deposits, hire-

disbursed by the Lender to the Borrower and includes principal amount, interest, Additional interest and any other due to the Lender as per the terms and conditions of this Agreement.

mean the ratio of the maximum amount of loan to the ex showroom value/ cost of the vehicle. This may vary with and tenure. More particularly described in the Annexure attached hereto.

is the amount of monthly payments required to be paid to the Lender which may be either fixed (EMI) or variable as attached hereto, to amortise the Loan with Interest over the tenure of the Loan.

Interest (PMII)" means interest at the rate indicated in the Schedule hereto on the Loan disbursed from the date to the date of commencement of the monthly installments.

idual, partnership firm, company, association of persons, society as mentioned & stipulated as per the relevant

"I" means the cheques issued by the Borrower in favour of the Lender for repayment of the Loan along with accrued

of buying/purchasing the Car, for which the Loan is availed by the Borrower.

ature repayment of the Loan before the due date as per the terms and conditions laid down by the Lender in that payment.

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interest fixed by the Lender from time to time as its prime lending rate.

ayment of the principal amount of the Loan, interest thereon, commitment and other charges, premium, fees or rent to the Lender.

letter issued by the Lender sanctioning the Loan with the relevant particulars as mentioned in the letter.

les Schedule hereto and forming an integral part of this Agreement.

cludes all the persons / entities from whom the Car is purchased.

inafter referred to as "(SI)" means written instructions given by the Borrower(s) to RCL to debit the account of the payable/approved by RCL for the amount of the Installment, more particularly set out in Schedule hereto.

ncludes all writings and other documents executed or entered into or to be executed or entered into, by the other person, in relation to, or pertaining, to the Loan and each such transaction document as amended from time

cludes feminine and neutral gender and vice versa and Singular to plural.

#### TEREST, TAXES AND AMORTIZATION

under for grant of the Loan to the Borrower for purchase of Car along with spare parts, tools and accessories are particularly described in Schedule hereto, for the Purpose as set out in Schedule and have identified a have inspected and approved the Car.

ailable to the Borrower and the Borrower hereby agrees to avail from the Lender, the Loan amount mentioned in g to the Loan to Value/ extent of funding as given in the Annexure hereto and on the terms and conditions as

o cancel the Loan or refuse to accept disbursement of the Said Loan, except with the approval of RCL and or foreclosure charges as may be stipulated by RCL. The Borrower agrees that RCL is not bound to approve such prove/reject the cancellation of the Loan, as RCL deems fit.

ear any increase in the price of the Car and / or cost of insuring/ registering the Car.

st on the Loan at the rate more particularly mentioned in Schedule hereto. The Lender shall be entitled to revise the rate of as per its policy, market conditions and/or applicable laws and regulations, if any, during the tenor of the Loan at its sole Borrower about the variation in the Interest in due course.

of interest on the Loan and all other monies on respective due dates, such defaulted amount shall carry interest as mentioned in the Schedule hereto, computed from the respective due dates and shall become payable t with monthly rests.

der reduces or increases the Interest rate prior to the disbursement of the full Loan the applicable rate of Interest sis with reference to the tranches disbursed / to be disbursed.

the Lender all such amount as may have been paid or payable by the Lender to the Central or State Government on st (and/or other charges) on the Loan by the Central or State Government. The Borrower shall make the en called upon to do so by the Lender.

full duties taxes and other charges without any deduction for interest on the loan and other charges as mentioned in the Schedule hereto.

#### 2.6 Mode of Disbursement

- Disbursement of the Loan may be made directly to the Borrower or Seller/Dealer/DSA of the Car or Lender.
- The Lender shall have the right to adjust PMII or any other dues against undisbursed amount, if any.
- Disbursement shall be deemed to have been made to the Borrower/ Seller /Dealer/DSA on the date case may be.
- It is hereby agreed by the Borrower that in case the disbursement has been made directly to the Seller to be the Loan granted to and availed of by the Borrower under this Agreement. In the case of user such disbursement shall be deemed to be disbursement of Loan to the Borrower.
- Interest on the Loan will begin to accrue in favour of the Lender on and from the first date of disbursement or from the date when the entire Loan Amount was made in lumpsum.

#### 2.7 Amortization

- The Borrower will amortise the Loan as stipulated in the Schedule hereto, subject to any other condition writing to the Borrower. However, in the event of delay or advancement, for any reason whatsoever payment of first Monthly Installment shall in such case be the corresponding day of the following hereto.
- The Borrower shall also pay to the Lender PMII, until commencement of Monthly Installment.
- The Borrower agrees that the repayment of the amount of the Loan together with interest, further due and payable by the Borrower to the Lender shall be payable at the place where the branch/office by the Lender to the Borrower by any of the following ways/modes:
  - Post dated Cheques ("PDC").
  - Electronic Clearing System as notified by RBI ("ECS");
  - Deduction from Borrower's salary ("Salary debit method").
  - Standing Instructions (SI) details whereof are mentioned in the Schedule hereto.
  - Debit Notes/ bills raised by the Lender.

The Borrower agrees that the amount shall be remitted to the Lender on the due date of Monthly PDC/SI/ECS instruction the Borrower agrees to pay dishonour charges as mentioned in the Schedule that may be levied by the Lender.

In the event of any variation in:

The date of payment of Monthly Installment or the amount of Interest, principal or Monthly Installment The Borrower agrees and undertakes to forthwith issue fresh PDCs/ ECS/SI instructions to the Lender/its b

- Notwithstanding what is stated in Article 2.7(a) above and in Schedule hereto, the Lender shall have and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner discretion decide. In such event/s the Borrower shall repay the Loan or the outstanding amount thereof by the Lender in its sole discretion and communicated to the Borrower by the Lender in writing.
- In case if any amount is prepaid by the Borrower, the same shall be adjusted first towards the interest outstanding and balance towards the principal amount of the Loan.
- The Lender shall have the right to require the Borrower to furnish such information/documents consistent at any time and the Borrower shall furnish such information/documents immediately.
- In case where the Loan has been granted for the purchase of multiple Car(s) from different suppliers agreed by the Borrower that RCL will for its accounting purposes be reflecting / subdividing corresponding in number to the number of Cars financed. It is further agreed that any payment made proportionately in each of the said account. Notwithstanding above, RCL shall be entitled at its discretion Borrower (either in part or in full) against any such sub-account.

#### 2.8 Delay / Default in Payment

- No notice, reminder or intimation shall be given to the Borrower regarding his obligation and interest, PMII, Monthly Installment and all other amounts payable by the Borrower to the Lender on the date.
- Without prejudice to the Lender's other rights, delay in payment of Monthly Installment or PMII Interest at the rate mentioned in the Schedule hereto or at such higher rate as per the rules of the such event, the Borrower shall also be liable to pay incidental charges and costs to the Lender.
- Notwithstanding anything contained in these presents or the Transaction Documents, and irrespective in the Application Form, upon any default by the Borrower in payment of one or more Installment realization of the of the installment on the Due Date by RCL, RCL shall be entitled, without prejudice and/or re-present the post dated Cheque issued by the Borrower in favor of RCL in connection repayment selected by the Borrower in the Application Form, RCL shall, as it may deem appropriate and/or collection of the Installment and all other amounts comprising the Borrower's dues as per Cheque, if any, submitted by the Borrower or by means of ECS, by itself or through such other person.



processing fee as mentioned in the Schedule hereto has been paid by the Borrower

### Monthly Installment

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debt that any default by the Borrower under any agreement entered into by the Borrower with the Lender, any other including the Lender shall constitute an event of default under this Agreement and vice versa. The Borrower further y the Borrower to the Lender under any other credit facility shall be available to the Lender under this Agreement upon all under this Agreement and vice versa.

incident for disbursement of the Loan or any tranche thereof:

receiving the disbursement of the Loan, have paid his own contribution, i.e. the cost of purchase of the Car less Loan availed by the Lender.

absolute, clear and marketable title/ownership to the Car and that the Car is absolutely unencumbered and free from any [suevit]

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and/or tranche thereof shall at the time of request therefor be required immediately by the Borrower for the sole and power as stated in the Loan Application and the Borrower shall produce such evidence of the proposed utilization of the of the Loan or any tranche thereof as is satisfactory to the Lender as and when required by the Lender.

circumstances shall have occurred which shall make it improbable for the Borrower to fulfill his/its obligations under this

ed and delivered a money bond or a demand promissory note in favour of Lender for the amount of the Loan.

to the Borrower the said Loan, the Borrower agrees and hereby exclusively hypothecates on first charge to RCL the same whereof are set out in the Schedule hereto, belonging to the Borrower wheresoever lying or parked hereinafter referred to as "Hypothecated Assets"

ry of hypothecation shall be deemed to be created immediately on signing of this Agreement or delivery of the Car.

an hereby created on the Hypothecated Assets shall be a security for the due repayment and discharge on demand of interest there on at the agreed rates and all costs, charges, expenses and other moneys payable in respect of the said loan, performance and discharge by the Borrower of all obligations arising out of or in respect of the said loan or which may be incurred by the Borrower and for all costs (between Attorney and Client) on full indemnity basis, charges expenses and other moneys payable in connection with the insurance protection, observance enforcement, or realization of the security and for recovery of the said security for the payment and discharge of all indebtedness whatsoever or promissory notes or instruments at any time due by the Borrower solely or jointly with others which RCL may discount or become interested in together with all charges, costs (between Attorney and Client) and expenses payable to or incurred by RCL in relation thereto so that the said security shall always be and remain continuing security for all moneys, indebtedness and liabilities aforesaid and the said other security for any such indebtedness or liability now held or hereafter to be held by RCL.

the Hypothecated Assets is the absolute property and ownership of and at the sole disposal of the Borrower and free of any nature whatsoever except charge created in favour of RCL.

\* Borrower under this Agreement shall be a continuing security for the amounts due from time to time under the said agreement in force till such time all other dues under this Agreement from RCL are fully discharged and RCL issues a Certificate

I secure the Loan and create such further security and execute such other documents as may be required by RCL from Page 4 of 13

- d) The Borrower shall notify the Lender of any change in its residential status within 5 days of such change.
- e) The Borrower shall duly and punctually comply with all the terms and conditions of holding the Hypothecated Assets as also any other dues, etc., as may be payable in respect of the Hypothecated Assets.
- f) The Borrower shall ensure that the Hypothecated Assets is insured against fire, earthquake, flood, etc., as may be required by the Lender, with the Lender being made the sole beneficiary under the policy, evidence thereof to the Lender from time to time and wherever called upon to do so. The Borrower shall keep the insurance policy alive at all times till the said Loan is amortized in full.
- g) The Borrower shall promptly inform the Lender of any loss or damage to the Hypothecated Assets in which the Hypothecated Assets may not have been insured.
- h) For the present Loan:
  - a) The Borrower shall complete purchase of the Car as indicated by him in the Loan Application Form documents, as the case may be.
  - b) The Borrower shall promptly notify any event or circumstances which might operate as a cause of default:
    - i) The Borrower shall pay all road taxes, octroi and other local taxes / charges in accordance with the law.
    - j) The Borrower shall allow any person authorized by the Lender to have free access to the Hypothecated Assets.
    - k) The Borrower shall intimate the Lender promptly of any dispute which might arise between the Borrower and any authority thereby affecting the ability of the Borrower to repay the Loan in the manner stipulated in the Agreement.
    - l) The Borrower shall on the Lender's request do, perform and execute such acts, deeds, matters and things as may be necessary or expedient either to perfect the security provided for and to carry out the intent of this Agreement.
    - m) The Borrower shall confirm that the true copies of the document submitted for the purpose of the Loan are true and correct copies of the originals of any/all such copies. Any such copy in possession of the Borrower.
    - n) The Borrower confirms that there is no action, suit, proceedings or investigation pending or, to the knowledge of the Borrower, contemplated against the Borrower before any court of Law or Government authority or any other competent authority which may have any effect on the financial and other affairs of the Borrower or which might put into question the validity of the terms and conditions.
    - o) The Borrower confirms that the Borrower is the absolute owner of the Hypothecated Assets to the best of his knowledge.
    - p) The Borrower shall take consent from RCL if the Hypothecated Assets is/are proposed to be registered in a state in which the Assets is registered or removed /taken out of the address /location as specified in the Agreement more than 60 days.
    - q) If the Borrower is a Person other than an individual, it shall promptly inform the Lender of change in the main business activity of the Borrower.
    - r) The Borrower shall bear all costs of making good any deficit in stamp duty on the documents and/or security created by the Borrower in favour of the Lender.
    - s) The Borrower shall intimate the Lender of any change in residential status within 10 (ten) days.
    - t) The Borrower agrees that any security provided by the Borrower to the Lender under any other agreement shall remain in full force and effect notwithstanding the occurrence of an event of default under this Agreement and vice versa.

## 5.2 Negative Covenants

The Borrower further covenants with the Lender that until such times the amounts due have been previously approve in writing), the Borrower shall not:

- a) Use the Loan for any speculative purpose or a purpose other than that stated with Loan Application
- b) Sell, transfer, assign, mortgage, pledge, charge, encumber the Hypothecated Assets in any manner, association, other than in favour of RCL, without the express consent in writing of RCL. The Borrower endorses in the name of Reliance Capital Limited to further express the fact that the Car stands hypothecated.
- c) During the continuance of this Agreement create any mortgage, charge, lien or encumbrance affecting the Hypothecated Assets or shall do anything which would prejudice the security nor shall they part with them.
- d) Make and/or allow to be made any material alterations and/or additions in the Hypothecated Asset.
- e) Enter into any Agreement or Arrangement with any person, institution or local or Governmental authority in relation to the Hypothecated Assets or any part thereof.
- f) Stand surety for anybody or guarantee the repayment of any loan or overdraft or the purchase price of any asset.
- g) Execute any document, such as Power of Attorney, or any other similar or other deed, in favour of any person or institution in any manner.
- h) If the Borrower leaves India for employment or business or for long term stay abroad without fulfilling the conditions and charges including prepayment charges as contained herein. If the Borrower become a National of any country other than India, he shall be deemed to have repaid the loan in accordance with the rules, regulations, guidelines, norms of the Reserve Bank of India.



any covenant, condition and stipulation under any existing agreement, to which the Borrower is a party, which is the financial condition of the Borrower, nor has any event which is prejudicial to the interest of RCL taken as financial of the Borrower which is likely to materially and/or adversely affect the liability of the Borrower to under this Agreement.

solely responsible for getting the delivery of the Vehicle from the Seller / Dealer / DSA, RCL shall not be liable for any loss or the quality/condition/fairness of the Asset(s). The Borrower absolves RCL from any liability in respect of the shall not withhold payment of stipulated MI's on the ground that the Asset has not been delivered or any alleged Hypothecated Assets.

Loan Application Form and End Use of Funds letter and any prior or subsequent information provided or explanation thereof are true, complete and accurate in every respect.

The transaction is not illegal, speculative or nefarious.

From the date of the application there has been no material change, which would adversely affect the Lender and/or the Borrower.

any document, judgment or legal process or other charges or of any latent or patent defect affecting the title of the Car which has remained undisclosed and/or which may affect the Lender prejudicially.

any when due, all public demands such as income tax, property taxes and all the other taxes and revenues payable to the Government of any State or to any local authority and that at present there are no arrears of such taxes and

provided all facts/information to the Lender in respect of the Loan and all information in the Loan Application or in any other document is absolutely true, correct and complete in all respects and that no fact or information necessary has been omitted to be stated in order to induce the Lender to provide the Loan.

any document, condition or stipulation under any existing agreements entered into by the Borrower with any party, Lender.

the necessary approvals for availing the Loan and creating the security/securities have been obtained or shall be

obligations to borrow the Loan, provide the security documents, execute the promissory notes if any and all other documents which and upon execution of the same will create legal and binding obligations on the Borrower enforceable in law.

all representations and warranties contained herein shall be deemed to be repeated by the Borrower on and as of each anniversary until all sums due or owing hereunder by the Borrower to the Lender have been paid in full, as if made with knowledge existing on such day.

maintain sufficient funds in his/her/their bank account/s to ensure that the Installment are received/realized by RCL.

shall be deemed to have committed with respect to post dated cheques for so long as the Loan or any part remains outstanding and any such act of Borrower shall be deemed to have committed with an intention to cheat RCL and avoid the provisions of the Negotiable Instruments Act, 1881, and RCL shall be entitled to initiate appropriate criminal proceeding against the Borrower.

execute the post dated cheques and/or the mandates, agreements and/or other documents executed for payments of post dated cheques, mandates, agreements and/or other documents in lieu thereof to the satisfaction of RCL, if RCL is required to / suspendments for any reason whatsoever in presenting such cheques/issuing debit instruction or if required cancellation.

shall be permitted to swap/exchange the post dated cheques issued to RCL with alternative post dated cheques (as approved by RCL) subject to payment to RCL of the "cheques swap" charge as specified in Application Form.

at the approval of RCL (which approval may be given subject to such terms and conditions as may be stipulated by RCL) the Borrower shall prepay the amount of Loan in full or part, before the due dates. In the event of any part prepayment by RCL, the repayment schedule / amount of installment(s) as specified in the Application Form shall be amended by RCL.

**TITLE FOR THE CAR.**

solely and exclusively responsible for getting / insuring / delivery of the Car from Seller / Dealer / DSA, as the case may be. The Borrower shall be responsible for delay in delivery and non-delivery of the Car or any demurrage cost or any defect or variation in the performance of the Car or any guarantee or warranty given by the Seller / Dealer / DSA, in respect thereof. RCL shall not be responsible for any representation or warranties whatsoever made by Seller / Dealer / DSA in respect of the Car or any agent of such

on the day from the date of disbursement or delivery of the Car (whichever is earlier), register with appropriate Registering Authority such Car is exclusively charged in favour of RCL and submit a certified copy of the Registration Certificate to RCL.

such as engine number/chassis number/serial number, registration number, etc., as required to be specified in the

- all or any such steps by itself in the name of and on behalf of the Borrower.
- c) The Borrower shall allow RCL or its authorized agent to take inspection of Hypothecated Assets and require as to the cost and value of any such Hypothecated Assets and it shall be lawful for RCL at of this security to appoint and employ at the expense of the Borrower in all respects and either person or persons or firm or company to inspect and value on behalf of RCL the Hypothecated Assets or other remuneration payable to any such person firm or company and the cost, charges bank's statement therefore being conclusive in that behalf and in default RCL shall be at liberty of the Borrower. Any such valuation shall be conclusive against the Borrower.
  - d) If so required by RCL, the Borrower shall cause to be displayed on the Hypothecated Assets, sign Assets are hypothecated to RCL, the sign boards to be displayed in such manner and form as may
  - e) The Borrower hereby declares that the Hypothecated Assets and all documents relating to the Hypothecated Assets are hypothecated to RCL, the sign boards to be displayed in such manner and form as may
  - f) The Borrower shall ensure that no charge or encumbrance is created on Hypothecated Assets or to affect the security created hereby on the Hypothecated Assets in favour of RCL.
  - g) Notwithstanding anything herein contained, RCL shall have a lien over all the assets of the Borrower monies due from the Borrower to RCL and to combine all accounts of the Borrower for recovery of
  - h) The Borrower undertakes to comply with all the rules, laws and regulations relating to the possession from time to time and assumes all risks and liabilities arising from or pertaining to the possession agrees to indemnify and keep indemnified and hold safe and harmless RCL from and covenants, costs, expenses, damages and liabilities whether civil or criminal, of any nature whatsoever, arising transportation of the Car or against the loss of the Car by seizure by any person other than RCL if legal process initiated by any person other than RCL as also against any damage or loss (whether destruction of or any damage to the Car.
  - i) The Borrower does hereby further covenant with RCL that the Car shall not be used either for smuggling, transport of goods, articles, persons etc. or be employed for carrying hazardous substances, etc. in contravention of any of the provisions of the Acts of Central and State Legislature, Prohibition, Opium, Railway property, unlawful possession, Gold Control etc. and the Car shall not be used for concealing such goods, articles or persons. The Borrower shall not engage the Car in any unlawful for any damage or loss sustained by RCL directly or indirectly, in respect of the Car, as result of such
  - j) In consideration of the said Loan, the Borrower has agreed to sign/ signed and executed various (hereinafter called the "RTO Form") to enable RCL to utilize them for the purpose of sale a transferee/ third party to the choice of RCL and/ or to transfer the Registration certificate from Default the Borrower hereby irrevocable authorizes RCL to fill in, all the details in the RTO Form RCL's choice and use such RTO Form and apply before the concerned Registering Authority for the same as if Borrower had personally performed or executed the same. The Borrower further authorizes and things relating to concerning these presents as fully and effectually as if Borrower had personally agreed to ratify and confirm all and whatsoever RCL shall do cause to be done in or about the premises and the aforesaid powers have been granted for valuable consideration and as such shall remain due owing or payable under or in respect of or in pursuance of the said Loan and/or these
- 8. RENT, TAXES AND OUTGOINGS:** The Borrower shall punctually pay all rents, taxes, outgoing and Hypothecated Assets are parked or kept. The Borrower shall also ensure that such premises are insured against all risks such as fire, earthquake, lightning riots, civil commotion, war, theft, pilferage from time to time to the extent of the full market value thereof.
- 9. INSURANCE:**
- a) The Borrower shall duly and punctually pay all the premium on such policies as and when due and furnish duly certified copies thereof for RCL's record. The Borrower shall ensure that such policies are valid and the Borrower shall not do or permit to be done anything by reason of which such RCL every policy of insurance and shall pay to RCL all proceeds of any policy received by them.
  - b) In the event of the Borrower failing in its obligations as aforesaid, RCL, may, at its discretion outgo and insure the said premises and the Borrower hereby undertakes to reimburse RCL the right to debit the amount so paid to the account of the Borrower maintained with a bank and thereafter carry interest at the rate as specified in the Agreement.
  - c) The insurance shall be in the joint names of the Borrower and RCL, and the name of RCL shall be in the policies of insurance and renewal notes shall be deposited with RCL. The Borrower shall duly when due and shall produce to RCL for inspection the original receipt and furnish duly certified that such policies of insurance are kept alive during the subsistence of the security and the Borrower which such insurance may be cancelled.
  - d) On default of the Borrower to keep the Hypothecated Assets insured as aforesaid, RCL may, at its discretion, insure the Hypothecated Assets and/or pay the premium in respect thereof at the risk, and the Borrower hereby undertakes to reimburse RCL on demand all the amounts paid and/or incurred by RCL in respect of the insurance of the Hypothecated Assets and to the accounts of the Borrower with RCL as provided in the Agreement.



with insurance or under any claim made thereunder and to give a valid receipt therefor, and apply such proceeds in such other manner as deemed fit by RCL.

raise any claim against RCL in case RCL chooses not to take any action in relation to the insurance claims or a larger sum or amount of claims/settlement might or ought to have been received or be entitled to dispute the amount of Borrower's dues remaining due after such adjustment.

ie absolute right to adjust, settle, compromise or refer to the arbitration without reference to or consent of the with or arising under any policy of insurance and any of the assured and such act of RCL shall be valid and upon right of RCL to recover its dues from the Borrower.

right of set off on/against (a) all insurance proceeds whatsoever from the Hypothecated Assets, as well as (b) all kind and nature including deposits and bonds, and all other assets and properties belonging to the Borrower or other held singly or jointly with any other person), which are deposited with/under the control of RCL (or any of its security or otherwise pursuant to any contract entered/to be entered into by the Borrower in any capacity, and RCL reserve such right of lien & set off against all such amounts and assets for settlement of the Borrower's Dues with or over. In this regard, any discharge given by RCL to its group companies shall be valid and binding on the Borrower, mes, securities, deposits and other assets is/are aware of, and have no objection to (a) the Loan applied for, (b) from the joint accounts for paying/repaying the Loan and all other amounts due to RCL, and (d) RCL's rights of set loan terms. It shall be the Borrower's sole responsibility and liability to settle all disputes/objections with such joint L shall be well within its rights to exercise the right of set off against any money lying in any deposit/bond/other ent of dues.

#### Events of Default:-

payment of Monthly Installment, or any part thereof and/or in payment of any other amounts due and payable to it and/or in terms of any other agreement(s)/document(s) which may be subsisting or which may be executed ther;

performance of any other covenants, conditions or agreements on the part of the Borrower under this Agreement or borrower and the Lender in respect of the Loan or any other loan;

ver to the Lender in the Loan Application Form or otherwise is found to be misleading or incorrect in any material ity referred to in Article 6 is found to be incorrect;

for the Loan is created depreciates in value to such an extent that in the opinion of the Lender further security t given on written demand.

charged, encumbered, sub-let or leased or let or otherwise alienated in any manner whatsoever without written

information or documents required by the Lender;

der of the occurrence of any Event of Default or any event which after the notice or lapse of time, or both, would

including but not limited to Monthly Installment is dishonoured;

ed cheques in accordance with the terms of the Loan or as and when demanded by the Lender;

infructuous or is challenged by the Borrower or any other person;

1. has been provided to more than one Borrower, any one of the Borrower is divorced or dies and the other surviving Loan in the sole opinion of the Lender;

formance of any of the terms, covenants and conditions of any other loan or facility provided by the Lender to the

Lender detailed end use statement of the Loan as and when so required by the Lender within 10 (ten) days of r;

insolvency or makes an application for declaring himself an insolvent or an order is passed against the Borrower

carry on any of his business or gives notice of its intention to do so or of all or any part of the assets of his business d or there occurs any change in from the date of submission of the Application in the general nature or scope of ownership of the Borrower which could have a material adverse effect.

in or suffer total loss/ damage due to any accident and or incident.

hereof, being confiscated, attached or taken into custody by any authority or becoming the subject of any legal

reaf, are distrained, endangered or damaged.

(the opinion of RCL.

the employer to the Borrower and to remit the same to RCL until all of the Borrower's Dues or discharged. The deductions shall be of such amounts, and to such extent, as RCL may deem Borrower shall not have, or raise/create, any objections to such deductions. No law or contract prevents or restricts in any manner the aforesaid right of RCL to require such deduction and however that in the event the said amounts so deducted are insufficient to repay the outstanding remaining due to RCL, shall be paid by the Borrower in such manner as RCL may in its sole discretion Borrower accordingly.

e) If one or more of the Events of Defaults shall have occurred, then, the Lender, by a written notice, accrued interest and charges on the Loan which may be payable by the Borrower under or in documents subsisting between the Borrower and the Lender, as well as all other charges and become due and payable forthwith and the security in relation to the Loan and any other loans the contrary in this Agreement or any other Agreement/s or documents.

f) If any Event of Default or any event which, after the notice or lapse of time or both would or Borrower shall forthwith give to the Lender notice thereof in writing specifying such Event of Def

g) All reasonable costs incurred by Lender after an Event of Default has occurred in connection with

i) Preservation of the Borrower's assets (whether now or hereafter existing), or

ii) Collection of amounts due under this Agreement may be charged to the Borrower and reimt

h) The Lender may issue any certificate as regards payment of any amounts paid by the Borrower t has paid all amounts due under this Agreement to the Lender and the Borrower has complied with all

i) In the Event of Default, the Lender shall be entitled to communicate, in any manner it may de receiving assistance of such person or persons in recovering the defaulted amounts including t work of the Borrower

j) In the event the Borrower fails to pay on demand any money which ought to be paid by it un money or the Borrower commit any breach of any covenant, deed, undertaking or declaratio appears to RCL that false or misleading information in any material particular was given in th default is not remedied forthwith and on the failure of the Borrower to remedy the same or if a is prejudicial to or imperil or is likely to prejudice or imperil this security or if any distress or exec whatsoever of the Borrower or if any person, firm or company shall take steps towards apply Receiver of any property or assets whatsoever of the Borrower or if such Receiver is appointed c the satisfaction of RCL or on the Borrower misusing the said Loan or any part thereof for any sanctioned or on the Borrower committing a breach of any of the terms, covenants and condi breach of any other agreement entered into by the Borrower with RCL or any other bank, financ any other body or person and/or the Hypothecated Assets are likely to be transferred to defeat t authorization, approval or license of or registration with or declaration to governmental or publ by the Borrower in connection with the execution, delivery, validity, enforceability or admissibil the Borrower of its obligations hereunder is modified in a manner unacceptable to RCL or is ne renewed or otherwise ceases to be in full force and effect or there existing any other circumsta interest RCL shall be entitled but without prejudice to any other rights or remedies of RCL

a) To enter into or upon any place or premises where or wherein the Hypothecated Assets may do all acts, deeds or things as are deemed necessary by RCL or its agents and servants or ar the Hypothecated Assets and thereupon either forthwith or at any time and from time to t auction or tender or private contract or tender to sell and dispose of the Hypothecated Ass;

b) As attorney for and in the name of the Borrower or otherwise to recover and receive and/or thereof, give notices and demands to debtors and third parties liable therefor and sue for, realise by public auction or private contract or otherwise dispose of or deal with all or any pa to arbitration or deal in any manner with the Hypothecated Assets or any part thereof; and the purposes mentioned in hereof for the application of insurance money. If, however the insufficient to cover the indebtedness of the Borrower to RCL then the Borrower shall forth of sale and disposal hereunder, RCL shall be at liberty from time to time or at any time Borrower, to enter into all contracts in India or elsewhere for the protection of its interest i moneys which may become payable under or by virtue of such hedge forward or other contr

k) On a sale by private contract or public auction the Borrower shall accept RCL's accounts agent or authorized officer of RCL as sufficient proof of the amount realised or due by charges and expenses incurred in connection therewith.

l) RCL will have all powers incidental to and necessary for the realisation of its security.

m) i) In the event of the Hypothecated Assets being realized however and in whatsoever manner, t

a) Firstly, for appropriation towards satisfaction of all indebtedness of the Borrower due under or in respect of the principal amount of the said Loan and all interests including due, thereon unto the date of realization of the security whether actually debited c (between attorneys / advocates and clients), and expenses debitable to the sai



return from time to time and at all times to deliver and/or transfer to the Borrower or any other person nominated by the Asset(s) against payment to RCL of any sum or sums of money therefor. Any partial delivery and/or transfer of the Asset(s) as aforesaid shall not in any way affect or prejudice the rights of RCL under this Agreement against any powers of sale nor shall such disposal affect or prejudice any previous or subsequent demand made by RCL in full or in part of the balance or any sums due to it hereunder or any step or proceeding for sale, disposal or otherwise taken in relation to the Asset(s).

reover, Agent, Manager or other person to exercise all or any of the powers hereby vested in RCL with reference to shall be entitled to recover and receive from the Borrower the remuneration and/or charges of such person as aforesaid. RCL shall not be liable and shall be entitled to be indemnified and kept indemnified by the s. defaults, negligence or mistakes (whether arising in the casual course of business or otherwise) of any such person who shall be deemed to be the agent of the Borrower and all losses, damages, claims, demands, suits, ses sustained or made in respect thereof.

of all books of accounts and other records maintained by him in respect of the Loan to officers of the Lender, or inspection by officers of such other companies, banks, institutions or bodies as Lender may approve and

the charge over the Car in favour of any bank, institution or body by way of security for any finance facility or any bank, institution or body. Lender shall also have the right to transfer or assign the rights herein including but not over the Car in favour of any bank, institution or body in connection with any sale or transfer of the Loan by Lender.

to make available any information contained in the Loan Application Form and/or any document or paper or on behalf of the Borrower and/or pertaining or relating to the Borrower and/or the Loan including as to its other agency or institution or body as Lender in its sole discretion may deem fit. The Lender shall also have the information as it may deem fit in connection with the Loan and/or the Borrower from any source or person or entities to furnish such information.

appoints RCI and its officers, employees and agents and authorized representatives to be its duly constituted assignee for all purposes, upon the occurrence of an event of default, namely:

of the Hypothecated Assets may be and inspect and value them.

bts, sums of money, dividends, interest and other dues of whatever nature

typothecated Assets and/or the documents relating thereto from whomsoever they may be in possession of and to dispose of them immediately if they are dangerous and perishable in nature;

heated Assets for and on behalf of the Borrower and at the risk of the Borrower in all respects and to realise full or  
ale proceeds thereof and sign and execute all contracts, declarations and instruments as may be necessary or  
thereof

[ Regional Transport Officer, Sales Tax Officer, Police Authorities or any other authorities through advocates or any necessary by RCI to effect endorsement of hypothecation in registration certificate and transfer of the sets

be required for the recovery of any of the Hypothecated Assets, including the institution of any claim, suit, petition or signing and execution of all necessary vakalatnamas and documents for the said purpose and the compromising action.

ndence, vouchers, forms, applications, petitions, receipts, documents, deeds, indentures and writings that the  
do under or in pursuance of these presents and / or the Loan for and behalf of the Borrower and to attend before  
Sales Tax Officer, Police Authorities, Sub-Registrar of Assurances or any other relevant authority and admini

execute or cause to be done performed and executed all acts deeds matters things and documents in all matters concerning or touching these presents as the Borrower could itself do perform or execute.

effectually doing effecting and performing the several matters and things aforesaid to appoint from time to time or bodies companies organizations or agencies as RCI may think fit as its substitute or substitutes to do execute and and things as aforesaid and such substitute or substitutes at pleasure to remove and to appoint other or others in his

\_\_\_\_\_ powers may be exercised without any prior notice to the Borrower and further agrees to ratify and confirm all actions and decisions that may be lawfully done or caused to be done in exercise of the aforesaid powers.

ii) The information or data relating to any credit facility availed of/to be availed by the Borrower.

iii) Default, if any, committed by the Borrower in discharge of such obligation as the Lender furnish to Credit Information Bureau (India) Limited and any other agency authorized in this behalf.

b) The Borrower further declares that the information and data furnished by the Borrower to the Lender

c) The Borrower also understands and agrees that

i) The Credit Information Bureau (India) Limited and any other agency so authorized may use Lender in the manner as deemed fit by them; and

ii) The Credit Information Bureau (India) Limited and any other agency so authorized may turn over products thereof prepared by them, to banks/financial institutions and other credit of Reserve Bank of India in this behalf.

d) The Lender may disclose to a potential assignee or to any person who may otherwise enter into Agreement such information about the Borrower as the Lender may deem appropriate.

e) The Borrower confirms that the Lender may for the purposes of credit reference checks, verification to the Borrower under this Agreement to any third party.

f) The Borrower further authorizes the Lender to disclose such information/documents to Reserve third parties, Credit Rating Agencies, Databanks, corporates, other banks, financial institution statutory authorities, quasi-judicial authorities.

## 16. SECURITIZATION:

a) The Lender reserves the right to assign/sell/securitise the said Loan with or without security, in whole or in part, and to exercise all its right, title and interest which the Lender deems appropriate and the Borrower is required to obtain any permission or put the Borrower to any notice

b) The Borrower shall be bound to accept any such securitization and any such sale, assignment party(s) as creditors exclusively or as a joint creditor with the Lender, or as a creditor exclusively hereunder on behalf of any such other party.

c) Any cost in this behalf, whether on account of such sale, assignment or transfer or enforcement of the account of the Borrower. The Borrower undertakes to pay to third parties the difference between the Lender in the event of transfer of the portfolio to a third party.

## 17. INDEMNIFICATION

a) The Borrower undertakes to indemnify and keep Lender and its officers/employees fully consequences of breach of any of the terms, conditions, statements, undertakings, representations or warranties not being found to be true at any point of time, including any losses, expenses or costs (hereinafter referred to as "Claims") faced, suffered or incurred by the lender, which have clearly agreed and understood that this indemnity would cover all acts and omissions on the part of the Borrower. Similarly, In the event of any claims being made on Lender, on account of any breach of the terms and conditions of the loan agreement, the Borrower shall be liable to pay the same as per applicable law, unauthorized act, fraud, deed or thing done or omitted to be done or undertaken by the Borrower undertakes to pay on first demand made by Lender of any amount on this account whatsoever within 7 working days of the demand being made.

b) The Borrower further covenants and undertakes to indemnify and keeps indemnified RCL again than RCL for any reason whatsoever, or resulting from any form of legal process initiated by any RCL by reason of damage to or destruction or loss or dispossession of the Asset(s).

18. Cost: The Borrower shall pay on demand to RCL costs (between Attorney and Client) incurred in preparation, engrossment and stamping the counterparts in quintuplicate and execution of executed contemporaneously herewith in connection with the said Loan hereby secured and Companies (If Borrower is a Company) and all other costs (between Attorney and Client), incurred herewith or with the enforcement or attempted enforcement of the security hereby created the recovery of any moneys defense secure and of all suits and proceedings of whatsoever hereby created or the recovery of such moneys or otherwise in connection herewith or in which reason of the existence of the security hereby created.

19. Nothing herein contained shall operate or be deemed to prejudice RCL's rights or remedies in connection with the Loan or to constitute an admission of any obligation or decree for any indebtedness or liability of the Borrower to RCL.

20 All other securities held by RCL on any other account or in respect of any other transaction or same shall not have been exhausted for the claims of RCL hereunder.

21. The security hereby created shall, subject to the rights of RCL hereunder, be available to RCL as to all accounts, debts, liabilities, present or future, conditional or contingent, whether matured or not, with another or as Co-borrower/guarantor or in any other capacity or otherwise howsoever and the Borrower on any account whatsoever.

22. RCL shall not in any way be responsible for loss or destruction of, or damage to Asset(s) or confirmation or otherwise howsoever, whatever may be the circumstances under which loss des



at this Agreement shall be governed by the laws of India and the courts of Mumbai alone shall have exclusive claim or dispute arising out of or in any way relating to these presents or to anything to be done pursuant to these in of these presents or of any clause or provision thereof. This shall not, however, limit the rights of RCL to take competent jurisdiction including, but not limited to, the courts of Mumbai.

Shri



## SCHEDULE

## A) Description of Car

S.No.	Particulars	Details
i)	Cost of vehicle:	671310
ii)	Make and Year of manufacture:	MAHINDRA
iii)	Type of Car/ Model No.	Y410-D2
iv)	Registration/Serial No.	N.A.
v)	Age of the Car	N.A.
vi)	Engine No.	3-11A4522444
vii)	Chassis No.	A2360686
viii)	Address where the Car is already kept/fixed/located OR is to be normally kept/fixed/located:	N.A.
ix)	Name of Seller / Dealer / DSA	Stealing Motor Co.

## B) Customer details

## i) Description of the Borrower:

Name : Sumanta Banerjee  
 Address : 69 Jor Bagh Delhi  
 Constitution : (Individual)

## ii) Description of the Co-borrower:

Name :  
 Address :  
 Constitution :

## i) Description of the Co-borrower:

Name :  
 Address :  
 Constitution :

## ii) Description of the Co-borrower:

Name :  
 Address :  
 Constitution :

**Repayment Schedule would be sent post disbursement of loan.**

## C) Loan/Facility details and other charges

S.No.	Particulars	Details
i)	The Loan Facility	600000
ii)	Purpose	Auto Loan
iii)	Rate of Interest:	10.54% per annum (fixed/variable* payable monthly replaceable at the sole discretion of the Lender)
iv)	Additional Interest	3.1% %
v)	Amortization of Loan:	600000
a)	Tenure of Loan (in years)	5 years
b)	Number of Monthly Installment	60
c)	Number of Advance Installment	12910
d)	Manner of payment of Monthly Installment	Fixed/variable [structure details set out in hereto]
e)	Date of commencement of the Monthly Installment:	1
f)	Due date of payment of first Monthly Installment:	1-12-2016
g)	Mode of Repayment: Electronic Clearing System / PDC	ECS
i)	Account No.	005610100662086
ii)	Name and Address of the branch of the Bank where the aforesaid Account is held	AXIS BANK LTD 7 Shakti Sagar Sarani Kolkata
h)	Prepayment Charges	Rs. 5.1.
i)	Processing charges	Rs. 5500
j)	ECS/PDC Dishonour Charges	Rs. 480
k)	Inward cheque dishonour charge	N.A.
l)	Renewal Fee	N.A.
m)	Other charges	300
n)	Security (details of Hypothecated Assets)	



Instalment No.	Due Date	Instalment Amount (Rs.)			Instalment No.	Due Date	Instalment Amount (Rs.)		
1					43				
2					44				
3					45				
4					46				
5					47				
6					48				
7					49				
8					50				
9					51				
10					52				
11					53				
12					54				
13					55				
14					56				
15					57				
16					58				
17					59				
18					60				
19					61				
20					62				
21					63				
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23					65				
24					66				
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27					69				
28					70				
29					71				
30					72				
31					73				
32					74				
33					75				
34					76				
35					77				
36					78				
37					79				
38					80				
39					81				
40					82				
41					83				
42					84				

Note: The facility and applicable interest shall be payable/repayable by the applicants(s) to Reliance Capital Ltd as per the aforementioned schedule notwithstanding the date(s) of disbursement by reliance Capital Ltd to the person(s) as mentioned above.



## DEMAND PROMISSORY NOTE

Date: 25/10/10 (X)Place: Delhi

ON DEMAND, I / We Sumanta Banerjee (\*jointly and severally) promise to pay Reliance Capital Limited ("RCL"), or its assigns a sum of Rs. 600000 /- (Rupees Six lac only - only) for value received together with interest at the compounding rate of 12.5% per annum with \_\_\_\_\_ rests or such other rates which RCL may specify from time to time. Presentment for payment and noting and protest of the note are hereby unconditionally waived.

Rs. \_\_\_\_\_ /- (Rupees \_\_\_\_\_ only)

The Common Seal of M/s. \_\_\_\_\_ Ltd was affixed hereunto pursuant to a Resolution passed by the Board of Directors at their meeting held on \_\_\_\_\_ in the presence of Mr. \_\_\_\_\_ and Mr. \_\_\_\_\_ one / two Director/s of the company who has / have affixed his / their / signature/s hereto

Signed by the above named

OR

For \_\_\_\_\_ Ltd.

Borrower

Director / Authorised Signatory

OR

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Co-Borrower

Revenue  
Stamp of  
Rs. 1/- to be  
affixed.

(All partners of the Firm)

\* include in case of partnership only

OR

Individual / Proprietor





## LETTER OF CONTINUITY FOR DEMAND PROMISSORY NOTE

Date: 25/10/10

Reliance Capital Limited ("RCL")  
 1st Floor, H Block,  
 Dhirubhai Ambani Knowledge City,  
 Koparkhairane, Navi Mumbai 400 710.

Dear Sirs,

I/We Sumanta Banerjee have executed a Demand Promissory Note for Rs. 600000 /-  
 (Rupees Six Lacs only only) dated 25/10/10 duly  
 signed and delivered by me/us to you as security for the repayment by me/us to RCL of any sum now due or which may  
 hereafter be or become due by me/us to RCL by way of loans or advances, notwithstanding the fact that the loans or  
 advances or the account, may from time to time be reduced or extinguished or the balance in the said account brought to  
 credit, the intention being that the said Demand Promissory Note and the security shall be a continuing security for any  
 borrowing by us at anytime to RCL.

Yours faithfully,

Borrower SKB

Co-Borrower \_\_\_\_\_

In case of a Company

The Common Seal of \_\_\_\_\_ Ltd.. has been affixed ]

hereunto pursuant to the Resolution of Board of Directors ]

dated \_\_\_\_\_ in the presence of: \_\_\_\_\_ ]

1. \_\_\_\_\_ ]

2. \_\_\_\_\_ ]

the Director/s have signed these presents in token thereof and ]

Mr. \_\_\_\_\_ Secretary/ ]

Authorised Person who has signed/countersigned these presents in ]

token thereof. ]

**TAX INVOICE**  
(VEHICLE SALES INVOICE)



# STERLING MOTOR CO.

Gurgaon: (1) Near Sector 17-11 T Point, Old Delhi Gurgaon Road, Gurgaon Haryana  
Tel: (0124)-4515300 Fax: (0124)-4012423 Manager: 9910697026, Customer Care: 9910697028  
(2) Sector 17-18 Road, Near Pasco Sarbait, Gurgaon-122015 (Haryana) Tel: (0124)-2340834, 9910697031, 9910697041  
(3) GP-11, HSIDC, S-10-18, Gurgaon (Haryana) Tel: (0124)-4516000, Manager: 9910697035  
(4) Saitains Plaza, Ground Floor, MG Road, Sikander Pur, GGN Tel: (0124)-4514000, Manager: 9958891339, 9910697097  
Faridabad: (1) 14-5, Mathura Road, Faridabad (Haryana) Tel: (0129)-4048845, Manager: 9971592009, 9910697052  
E-mail: Sales@sterlingmotorco.com, service@sterlingmotorco.com, sales.logan@sterlingmotorco.com

LST No: GRG-V-15903 Dt: 23/02/91  
CST No: GRG-CST-15903 Dt: 23/02/91  
TIN No: 06951819903  
Service Tax No: ST/GGN-1/A.S.S. 5/2001

**AUTHORISED DEALERS : MAHINDRA & MAHINDRA LTD., MUMBAI**

Sold To :		Invoice No.	<b>SM/1005514/10-11</b>
Name :	<b>SUMANTO BANERJEE (15617 )</b>	Date :	<b>31/10/10</b>
Address :	<b>GH - 3, 4C, GURGAON ONE GURGAON, HARYANA</b>	Order No.	<b>15617</b>
Phones :	<b>Tel.No.:9971688988</b>	Form 38 No.	<b>7000862764</b>
Mobile/Pager :		Control No.	

**UNDER HP/LEASE AGREEMENT WITH: RELIANCE CAPITAL LTD.**

## PARTICULARS

1. Type of Vehicle	AMOUNT
as per manufacturers' specifications with complete set of tools.	
<b>MAH Xylo D2 MDI CRDe 2WD 7CC BS4</b>	<b>611014.36</b>
Engine No. : <b>JGA4J22444</b>	
Chassis / Serial No. : <b>MA1YA2JGKA2J68686</b>	
Colour : <b>M. SILVER</b>	Key No. : <b>1816</b>
Battery Make : <b>EXIDE</b>	Sl. No. : <b>210198094</b>
Tyres Make : <b>0054015</b>	Size : <b>HR99TEMPFH00745</b>
Rims : <b>PL 9047364</b>	Size : <b>31/10/10</b>
Service Book No. : <b>PL 9047364</b>	Temp. Regn. : <b>31/10/10</b>
Insurance Cover Note No. :	Date :
2. Mode of Payment	Receipt No.
<b>BANK COLLECTION (SOL370945)</b>	<b>29/10/10</b>
	Amount : <b>50000.00</b>
3. Additions / Deletions :	
4. Sales Tax :	VAT 12.50% 76376.80
	SUR. @ 5% 3818.84
5. Gate Pass No. & Date :	
<b>GRAND TOTAL</b>	
<b>681210.00</b>	

**Rs. Six lac Ninty one thousand Two hundred Ten Only.**

E. & O. E.  
DELIVERY : EX-SHOWROOM, GURGAON (Haryana) vide D.O. No.

Dated

I have read & understood the terms & conditions given overleaf & agree to be bound by same.